

Greetings!

From January through September, ACTS helped more than 100 families purchase inner-city homes, and over 70 of those were vacant and vandalized foreclosures. We need your support. With your \$250 donation, we can provide one-on-one homebuyer counseling; for \$1,000 we can provide rehab management services for a home that might be otherwise destroyed. Help us help hardworking families towards homeownership.



Michael Gosman, Assistant Director

Alumni Profile: Nelle Ferguson

Home. Family. Neighborhood. Community. It's all in there when you visit the Fergusons. The family gathers three nights a week for a reading and prayer. While not everyone can make it every time, the group is complete more often than not.

Eight children. Eight grandchildren. Nellie Ferguson and her late husband Johnnie provided the foundation for home in their duplex Johnnie bought through ACTS Housing years ago. Six of the Ferguson children have also purchased homes through ACTS.

"When I first saw the house, I thought it looked like Amityville horror," said James Ferguson, Nellie's son. "But my dad was a visionary. In six to nine months he cleaned the place up."

"ACTS Housing uses earned income and donations to provide the services families need to purchase and fix-up foreclosed properties in Milwaukee's inner-city. Recently Wisconsin Senator Ron Johnson met Nellie and her son James at the family home on Walnut. Johnson told reporters that he saw ACTS Housing as a "phenomenal success story."

The Fergusons have contributed to ACTS success in many ways. Johnnie Ferguson was an "incredible advocate for us in the community" according to Carl Quindel, ACTS Housing Executive Director. Ferguson also served on the ACTS board before he passed away last May.



The home is filled with photos of family. Also framed is Mrs. Ferguson's "Teen Commandments", a version of the lyrics Paul Anka recorded in 1958.

Treasure your time; Don't just spend it - invest it wisely.

The Ferguson family does just that every time they converge in Mom's dining room.

The neighborhood block was full of cars on the night of the family gathering. "It looks like we are having a family reunion," son John said. "But for us it happens all the time."

Hot Property

4135 W. Vliet Street

Three bedroom / 2 bathroom and full basement home for \$3,500. Grant and loan resources may be available. For more information call Call BliCha at 414-933-2547.

Repairs needed before occupancy.



Fair Housing Council a Major Ally

For almost four decades, the Metropolitan Milwaukee Fair Housing Council (MMFHC) has been the gold standard for promoting fair housing throughout the city and the state by combating illegal housing discrimination and creating and maintaining racially and economically integrated housing patterns.

In late 2013, MMFHC partnered with ACTS Housing on a wide-ranging grant that among other things supported ACTS' work in foreclosure reclamation, financial counseling and promotion of homeownership.

Kori Schneider-Peragine, a senior administrator, said MMFHC was particularly impressed with ACTS' combination of strategic leadership -- executive director Carl Quindel and assistant executive director Michael Gosman -- paired with its execution and results.

"The brainpower between the two of them is just impressive," Schneider-Peragine said. "They were able

to take a pretty serious problem (the foreclosure crisis), and without discounting it, turned it into an opportunity for families. We saw this as an organization that we wanted to fund and be part of."

Part of what made ACTS' work so attractive is the comprehensive nature of its services.

"Between the counseling, lending-loan program and the rehab work to the houses, they are a one-stop shop," Schneider-Peragine said. "They have a proven track record; they can make an impact with the funding we provided them."

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MMFHC has received two Best Practices Awards from the US Department of Housing and Urban Development. In addition, MMFHC was honored with a Trail Blazer Award by the Milwaukee Awards in Neighborhood Development Innovation program for its activities to address predatory lending practices.

In addition to its work in Milwaukee, MMFHC has satellite offices in Madison and Appleton.

Over the years, MMFHC has assisted about 600 clients seeking a legal remedy to discriminations they've faced. Over that stretch, those clients have prevailed almost 99 percent of the time.



2014 Production Through September

106
SALES

63
REHAB JOBS MANAGED

\$370
Avg. Monthly Housing Payment

Our sincere thanks to the following organizations and individuals who have provided significant support for ACTS Housing over the last quarter:

- Action Coach of Elm Grove
- Einhorn Family Charitable Trust
- Einhorn Family Foundation
- Forest County Potawatomi Foundation
- Harry and Lynde Bradley Foundation
- JPMorgan Chase
- St. Agnes Catholic Parish
- St. Francis Borgia Catholic Church
- St. Therese Catholic Parish
- Tri-City National Bank
- Wells Fargo Foundation
- Margaret Keehn
- Cindy Kilkenny
- John Linnen
- Deanna Singh
- Stephen Rothe
- Mary Worm Donovan
- John Worm

Partner Spotlight: BMO Harris Bank



tual Foundation.

So after Northwestern Mutual Foundation President John Kordsmeier met with executive director Carl Quindel to hear about the work ACTS Housing is doing to assist hard-working families realize their dream of home ownership, it was natural that a partnership would follow. The grant to ACTS Housing from the Northwestern Mutual Foundation – the largest corporate giver in the state of Wisconsin -- provides homeownership counseling to residents in the ACTS North service area, including Amani and Metcalfe Park neighborhoods.

"I've always been impressed with ACTS' leadership and the way ACTS is able to get the work done in local communities," Kordsmeier said.

Specifically, Kordsmeier lauded the way ACTS is a one-stop shop for prospective home buyers.

Revitalizing Milwaukee neighborhoods is a strategic priority for the Northwestern Mu-

"It's easy to get people into homes but it's hard to get people into houses they can afford over a long period of time," Kordsmeier said. "Our business is based on providing financial security and ACTS counsels families in terms of budgeting and dealing with past credit issues. This is a critical part of the housing equation and one where ACTS Housing has a successful track record."

The grant was part of the Northwestern Mutual Foundation's neighborhoods grants program.

"We are committed to improving the quality of life in neighborhoods such as Amani and Metcalfe Park and we wanted to support the non-profit providers that can best help us to achieve these goals," Kordsmeier said.

In addition to its work improving education and revitalizing neighborhoods, Northwestern Mutual Foundation's other strategic focus areas include local Milwaukee attractions that make Milwaukee a great place to live and visit as well as accelerating cures for childhood cancer and supporting families fighting the disease.

Meet the ACTS team: Sam Smith

Sam Smith's easy smile and expressive eyes go a long way to showing you the enthusiasm he has for his job as a rehab specialist with ACTS Housing. "I'm pretty much a hands-on person," he said. He shared that most of what he has learned over the years was through trial and error and some helpful books. Sam's been at it long enough to have plenty of knowledge about home-repair issues.

The construction component of any project is his favorite. He is quick to explain that he doesn't like the painting and the moving. Oh, and he doesn't do roofs. That is just fine, because in his role for ACTS he helps new homeowners coordinate plumbers and roofers and electricians as needed. Sam has developed dozens of contacts over the years both in his own business of renovating properties for resale and in over seven years as a property manager for a large inner-city property management firm.

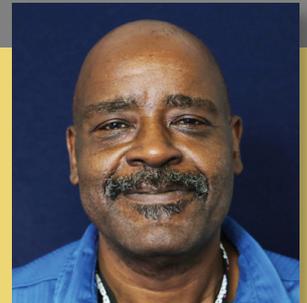
Sam is proud to work for ACTS.. He concentrates mainly in northern areas of Milwaukee where the housing program

does a robust business. Sam is currently managing 47 different projects. While much of it is connecting homeowners to the proper contractors, he also

takes time to instruct the buyers

how to do certain work on their own. "Might as well do something for the good," Sam said. "The great thing about the families ACTS partners with is that they want to help themselves"

Sam is a big reason why ACTS has helped 19 families purchase city tax foreclosures since he joined the team in May. "We were able to hire Sam to increase our capacity to help families purchase and fix-up vacant, vandalized, city-owned properties," executive director Carl Quindel said. "Sam already has proved to be an excellent addition to the ACTS team."



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Our Mission

ACTS Housing's mission is to promote affordable homeownership opportunities that fosters a low-income family's ability to be self-empowered, thereby reducing community blight, neighborhood deterioration, and poverty.

Our Vision

ACTS Housing's vision is that each block inside the church neighborhoods we serve is made up of at least 60% homeowners who are self-empowered.

Our Services



Homebuyer Counseling - One-on-one, HUD approved homebuyer counseling for individuals interested in developing a personalized homeownership road map.



Neighborhood Housing - ACTS' licensed realtors represent families in the purchase of affordable central-city homes.



Rehab Management - Rehab management staff represents families during coordination and execution of rehab plans, with a focus on the reclamation of vandalized foreclosures.



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